

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SILVIA A PAESANO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-23635

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/08/2017 and confirmed on 11/17/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		67,855.00
Less Refunds to Debtor	1,165.44	
TOTAL AMOUNT OF PLAN FUND		66,689.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,456.85	
Trustee Fee	3,141.07	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,597.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	25,604.14	0.00	25,604.14
	Acct: 4704				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 4704				
	M & T BANK	5,804.08	5,804.08	0.00	5,804.08
	Acct: 4704				
	WESTMORELAND COUNTY TAX CLAIM BL	0.00	0.00	0.00	0.00
	Acct: 0697				
	PNC BANK NA	14,591.15	14,591.15	1,126.87	15,718.02
	Acct: 7981				
					47,126.24

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SILVIA A PAESANO	0.00	0.00	0.00	0.00
	Acct:				
	SILVIA A PAESANO	1,165.44	1,165.44	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,250.00	3,250.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	5,959.50	5,959.50	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8-19				
	THOMPSON LAW GROUP PC	2,247.35	2,247.35	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX4-22				
	JEANNETTE CITY SD (EIT)	175.14	175.14	0.00	175.14
	Acct: 3734				
	M & T BANK	650.00	650.00	0.00	650.00
	Acct: 4704				
	RONDA J WINNECOUR TRUSTEE/CLERK	14.21	14.21	0.00	14.21
	Acct: XXXXXXXXXXXXXMENT				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-GLT				
					1,149.35

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 2076	227.68	17.77	0.00	17.77
	CENTERS FOR REHAB SERVICES++ Acct:	0.00	0.00	0.00	0.00
	CITY OF JEANNETTE Acct:	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 3734	47,407.91	3,699.24	0.00	3,699.24
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	GRACE CARE LLC++ Acct: 2778	0.00	0.00	0.00	0.00
	CAPITAL ONE NA** Acct: 0459	740.83	57.81	0.00	57.81
	WASTE MANAGEMENT* (PMT) Acct: 2003	710.50	41.23	0.00	41.23
	STERN & EISENBERG LP Acct:	0.00	0.00	0.00	0.00
	WESTMORELAND COUNTY TAX CLAIM BL Acct: 0697	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	ALLTRAN FINANCIAL LP Acct: 9652	0.00	0.00	0.00	0.00
	AUDIT SYSTEMS++ Acct: 7282	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 4238	0.00	0.00	0.00	0.00
	REC MANAGEMENT SERVICE Acct: 3188	0.00	0.00	0.00	0.00
	WASTE MANAGEMENT* (PMT) Acct:	0.00	0.00	0.00	0.00
					3,816.05

TOTAL PAID TO CREDITORS

52,091.64

TOTAL CLAIMED	
PRIORITY	1,149.35
SECURED	20,395.23
UNSECURED	49,086.92

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SILVIA A PAESANO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23635

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Silvia A Paesano
Debtor

Case No. 17-23635-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 29, 2022

User: auto
Form ID: pdf900

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Silvia A Paesano, 405 Welker Street, Jeannette, PA 15644-1863
cr	+ M&T BANK, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14712205	Berkheimer Assoc, Agent for Jeannette Cty S.D., Berkheimer Tax Administrator, HAB DLT Legal, P.O. Box 20662, Lehigh Valley, PA 18002-0662
14689934	+ Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14689936	+ Centers for Rehab Services, PO Box 371980, Pittsburgh, PA 15250-7980
14689938	+ City of Jeannette, Department of Sanitation, 110 S. 2nd Street, Jeannette, PA 15644-2114
14689947	+ Westmoreland County Tax Claim Bureau, 40 N Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14689933	+ Email/Text: asi@auditsystemsinc.net	Jul 30 2022 00:22:00	Audit Systems Incorporated, 3696 Ulmertown Road, Suite 200, Clearwater, FL 33762-4237
14689935	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2022 00:24:51	Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107
14726425	Email/PDF: bncnotices@becket-lee.com	Jul 30 2022 00:25:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14689939	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 30 2022 00:22:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
14689940	+ Email/Text: bncnotifications@pheaa.org	Jul 30 2022 00:22:00	Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14689937	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2022 00:24:50	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
14689942	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 30 2022 00:21:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14689943	Email/Text: camanagement@mtb.com	Jul 30 2022 00:22:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264
14734691	Email/Text: camanagement@mtb.com	Jul 30 2022 00:22:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
14689944	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2022 00:21:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14756591	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2022 00:21:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14690242	+ Email/PDF: rmscedi@recoverycorp.com	Jul 30 2022 00:24:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

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Date Rcvd: Jul 29, 2022

Form ID: pdf900

Total Noticed: 23

14770577	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2022 00:22:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14689945	^ MEBN	Jul 30 2022 00:20:37	Receivable Mgmt Svcs, 240 emery Street, Bethlehem, PA 18015-1980
14689946	+ Email/Text: rmcbknotices@wm.com	Jul 30 2022 00:22:00	Waste Management, 625 Cherrington Parkway, Coraopolis, PA 15108-4321
14756150	+ Email/Text: rmcbknotices@wm.com	Jul 30 2022 00:22:00	Waste Management, 2625 W. Grandview Rd #150, Phoenix, AZ 85023-3109

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14689932	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, PA 56379-0610
14689941	##+	Grace Care, LLC, 493 Main St, Prince Frederick, MD 20678-3186

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Silvia A Paesano bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Christopher M. McMonagle	on behalf of Creditor M&T BANK cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Miller	on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 6